

One Card. **Exclusive** Experiences.



A credit card loaded with exciting features and benefits to offer exclusive experiences.

First Year Fee of ₹1 and No Annual Fees from 2nd year onwards.

**Accelerated Reward Points*:**

5 Reward Points for every ₹100 spent on dining, online transactions and utility bill payments.

**Smart EMIs:**

Convert purchases of ₹2500 and more on your card into Smart EMIs of 6 to 48 months

**Milestone Reward Points:**

4,000 Reward Points every Quarter on spends greater than credit limit or ₹1 Lakh (whichever is higher)***

**Welcome Gift*:**

Complimentary 6-months **FITPASS** membership worth ₹15,000. GET. SET. SWEAT.

**Activation Benefit:**

500 Reward Points on spending ₹5000 in first 60 days

**Travel Benefits:**

12 Complimentary access (3 per quarter) at partner domestic airport lounges and savings on international spends with Forex Mark-up rate of just 2%.

**Complimentary Insurance:**

Professional Indemnity Insurance Cover of ₹5 Lakhs*, Air Accident Death Cover: ₹15 Lakhs and Non-Air Accident Death Cover: ₹5 Lakhs






**SCAN HERE
TO APPLY FOR CMA ONE
(100% Digital Process)**

Email us at icmai@bobcard.co.in

Complement your Exclusivity

Here's how you can save ₹43,300 plus every year, simply by using CMA One BOBCARD

| Spend Category | Feature / Benefit | Spends (₹) | | Annual Savings | | |
|-------------------------------|---|------------|----------|----------------|---------------|---------------|
| | | Monthly | Yearly | Discount | Reward Points | Total Benefit |
| Dining [^] |  | 5,000 | 60,000 | 6,000 | 12,000 | 9,000 |
| Online purchases |  | 10,000 | 1,20,000 | - | - | - |
| Utility Bill payments |  | 5,000 | 60,000 | - | - | - |
| Fuel | 1% Fuel Surcharge Waiver on transaction between ₹400 to ₹5000** | 10,000 | 1,20,000 | - | 1,200 | 1,200 |
| All other spends | 1 Reward Point for every ₹100 | 10,000 | 1,20,000 | - | 1,200 | 300 |
| Travel | 12 Complimentary Domestic Airport Lounge visits**** | - | - | 13,200 | - | 13,200 |
| Milestone Reward Points | 4,000 Reward Points every Quarter on spends greater than credit limit or ₹1 Lakh (whichever is higher)*** | - | - | - | 16,000 | 4,000 |
| Activation Benefit | 500 Reward Points on spending ₹5000 in first 60 days | 5,000 | 5,000 | - | 500 | 125 |
| Welcome Gift | Complimentary 6-months membership of FITPASS PRO^^ | - | - | 15,000 | - | 15,000 |
| Professional Indemnity policy | Complimentary Professional Policy up to ₹5 lakhs# | - | - | 500 | - | 500 |
| Total Spends | | 45,000 | 4,85,000 | 34,700 | 29,700 | 43,325 |
| Savings as % of spends | | 8.9% | | | | |

Please note, 1 Reward Point = ₹0.25 when redeemed for Cashback. UPI transactions are eligible only for core Reward Points.

Important Terms & Conditions

*5X Reward Points are subject to maximum of 1,000 Reward Points per month, any spends on 5X spend categories beyond threshold spends will accrue points as per regular rate i.e. 1 Reward Point for ₹100.

**Refer Reward Points important terms and conditions on MITC Section of the website. Special MCC and Fuel does not earn Reward Points.

*** 1% Fuel surcharge waiver is subject to maximum discount of ₹250 per statement & Fuel Spend does not qualify for Reward Points. The GST component is not reversed. The fuel surcharge rate may vary depending on the fuel station and acquiring bank, fuel spend will not generate Reward Point. The acquiring bank provides the terminal to the merchant levied the surcharge. The value of the fuel transaction on the charge slip will differ from the credit card statement since the acquiring bank levied the fuel surcharge, and GST on the same is levied by the acquiring bank after the transaction.

****Illustration 1 - If customer has a credit limit of ₹2 Lakh or ₹ 50K and customer spends more than credit Limit or ₹1 lakh respectively (whichever is higher) in a financial calendar quarter (e.g. 1st July to 30th September), he will be eligible for 4,000 Milestone Rewards Points. If the card is issued on August 29th and customer spends more than credit limit or ₹1 Lakh (whichever is higher) before September 30th, he will be eligible for 4,000 Milestone Rewards Points.

^^Welcome Gift is available only in the 1st year of card membership. FITPASS PRO is an exclusively designed membership for CMA One BOBCARD Cardholders that combines all benefits of FITPASS, FITFEAST & FITCOACH to give you complete fitness solutions packaged in a single membership.

^ Discount offer on various dining outlets + restaurants for details visit offers page at www.bobcard.co.in

#Professional Indemnity Insurance policy applies to only CMA individual members who are in practice and holding valid Certificate of Practice (CoP) both at the time of CMA One BOBCARD issuance and at the time of submission of claim, for the claim to be processed by the insurance company.

****A minimum spend above ₹40,000 will be required in preceding quarter to enjoy Complimentary Airport Lounge Access with your BOBCARD

For more information, please visit: www.bobcard.co.in